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 \* BABY EILEEN DECIES COMES  
 \* OVER TO U. S. FOR CHRISTMAS \*  
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LADY DECIES AND BABY EILEEN.

Lady Decies and her oldest child, baby Eileen, who arrived aboard the "Christmas ship," the Lusitania, the other day with Lord Decies. This is their first visit in two years, and they are going direct to Georgian court, Lakewood, N. J., on a holiday visit to George Gould. Lady Decies was the former Miss Vivian Gould.

## S. B. BANKS WON'T RUSH INTO PLAN

Local Institutions Will Consider Carefully Before Joining Central Reserve—Citizens' National May Be First.

Officers of South Bend's national banks Tuesday were unanimous in the statement that the question whether their banks will enter the new central reserve system provided by the new currency bill, is a matter which will be decided only after a more thorough study of the provisions of the amended bill.

At least one of the banks, the Citizens' National, is practically certain to enter the system as the officers feel the bill as amended in the senate has been formed to overcome objections which may have been entered to the original draft.

"There have been so many amendments and changes in the bill during its pendency in congress that it is difficult to know exactly the provisions of the new measure," said Myron Campbell of the South Bend National bank, one of the city's best posted men in finance. "Our bank will probably take no action toward entering the system until we have obtained a draft of the law."

The banks are allowed at the outside a year in which to decide whether they will enter the system at the end of which time, if they fail to join, they must surrender their charters as national banks. A few Indiana banks have already surrendered their charters and applied for licenses to operate as state institutions. The foremost among Chicago bankers have approved the new measure and signified their intention of joining the system. The South Bend bankers reserve their decision until more definite information is obtained.

**Banks Lose Interest.** Discussing the features of the currency bill Myron Campbell said Tuesday: "I believe the clause which will work the greatest hardship on our banks is that which requires that we lose the interest on five per cent of our total deposits by depositing this amount in the reserve. I do not think the requirement that banks subscribe six per cent of their capital in stock of the central re-

serve association will prove as unpopular as the former provision. "In the case of a bank having, say \$50,000 in deposits, which is forced to deposit five per cent of this amount now drawing interest at six per cent, in a place where it yields absolutely no income, it means a dead loss of \$1,000 a year to the bank. As the amount of deposits increases the extent of the loss increases."

G. W. Harrison, cashier of the Citizens' National bank, said the question of joining the system would probably come up at the meeting of the directors Tuesday, Jan. 13. Although no definite action had been taken, Mr. Harrison said he believed it practically certain the bank would enter the system.

"I believe most of the features which aroused objections have been eliminated through the amendments to the bill," said he.

Practically the same corporation operates the Citizens' Loan and Trust Co., a state institution, a fact which it is supposed would be an additional reason for the retention of the charter of the national bank.

At the Merchants' National and First National, the other two banks in South Bend affected by the measure, it was said that the question was one for decision by the directors and no opinions were ventured as to whether or not they would enter the system.

## PARTNER'S ILLNESS WAS DRAWBACK TO BUSINESS

Roy C. Duffy Asks Court to Force Emery Shenefield to Sell Holdings.

Charging that his partner has been sick and unable to attend to his duties as a member of the firm and that as a consequence, practically all of the work has devolved upon himself, Roy C. Duffy has filed suit in the superior court against Emery Shenefield for dissolution of the partnership of Duffy and Shenefield, ice dealers.

The partnership was formed Mar. 4, 1913. Since Mr. Shenefield's illness Duffy says he has had to work an unreasonable number of hours each day to keep up the business. He charges his partner with declining and buying the latter out was declined and the court action is the result.

**SUSPENDS MEMBERS.** LONDON, Dec. 24.—Official announcement was made Tuesday that four members of the London Stock exchange have been suspended for terms varying from one to five years for dealing in Casey-Sutton-Cobalt mining shares. One clerk was suspended for five years and 15 other members of the exchange were censured.

## ? A Burning Question ?

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 WHOLESALE AND RETAIL.

## STATE WILL NEED TO BORROW MONEY

Between \$300,000 and \$500,000 Is Needed to Conduct Affairs Until the Tax Levy Becomes Available in Spring.

INDIANAPOLIS, Dec. 24.—Unless there is some miracle in the state finances, between \$300,000 and \$500,000 will have to be borrowed in January, said members of the state board of finance Tuesday. This will make a total of close on to a million dollars that the state has had to borrow since last September. The money is needed to tide the state over until the increased tax levy, provided by the 1913 general assembly, becomes available next spring.

Besides the payment of the \$400,000 remaining of the casual debt contracted in September to run the government until the December tax settlement with the counties, there is \$125,000 of the state's foreign debts that becomes due in January. The time on the casualty debt expires Dec. 31.

To add to the financial troubles, some of the state educational institutions have asked for their increased specific appropriations, which were made for 1914 by the last legislature. It became known Tuesday Atty. Gen. Thomas M. Honan had been asked to examine the law to see if these could not be refused until the close of the next fiscal year or, at least, until after the June tax settlement.

The state tax was increased 1-1/2 cents by the last legislature, of which one cent goes for vocational education. The legislature also provided that after Jan. 1, the county treasurers shall make monthly settlements with the state. This may help reduce the size of the contemplated casualty loan. The heavy insurance payments in January may also cut down the amount to be borrowed.

After the payment of the \$125,000 on the foreign debt in January, there still will remain \$275,000 of foreign indebtedness and the domestic debt now amounts to \$604,548.

Maud—Isn't 5 to 30 too old to hope for any improvement? I should say not. One just begins to live. Take Hollister's Rocky Mountain Tea; you will be blooming fair at 60. 35c. Tea or Tablets. Cooney's Drug Store.—Advertisement.

## CHURCH MEMBERS REMEMBER POOR

Special Exercises Held at St. Paul's M. E. Tuesday Night. Numerous Gifts Made For City's Needy.

One of the most unique Christmas services was held at St. Paul's M. E. church Tuesday night when the Sunday school and members of the congregation turned the tables on Saint Nick and brought presents for the poor of the city instead of for each other, so that when old Santa left the church he carried over two wagon loads of provisions and a money contribution with him.

Every member of the church contributed, some bringing baskets, others packages and bundles. One boy awakened to the new Christmas spirit sacrificed his Christmas tree for some poor home of the city. The men's class of the church brought over a dozen sacks of flour and one of their members brought a new suit of clothes. Part of the classes brought special baskets while a large number of the gifts were from individuals.

The members brought their gifts to the church and marched to the altar with them. Seated on a high throne was Rev. Merritt C. Beale, superintendent of the Sunday school, who took charge of each gift as it was brought to the front. He was assisted by Clem Smith and C. D. Emmons.

The provisions will be distributed to the poor Wednesday to give them a chance to prepare for the Christmas dinner. In many of the baskets were placed the goodies for the most elaborate dinner. Cranberries packed around turkey, potatoes, sugar, coffee and vegetables were tucked neatly into bushel and market baskets with sprays of holly decorating the gifts.

The money contribution it is believed will amount to over \$100 and will be used for buying coal and provisions. The names of deserving poor have been left with church officials and they will see that the materials are properly delivered.

The entire front of the church was decorated in white with a magnificent white throne constructed for Rev. Mr. Beale, who represented the king. A program was presented under the direction of Charles A. Carlisle. It consisted of a special solo by Gerald Hunt; recitations by Miss Olga Seegmuller, Miss Catherine Swintz, Miss

Frances M. Bashara and Miss Ethel Farrage. Miss Gertrude Birner presented Charles Dickens' "Christmas Carol". F. C. Koos furnished a solo and the pastor, Rev. J. L. Gardiner, told the story written by Henry Van Dyke about "The First Christmas Tree".

## COURT GRANTS DIVORCE

Lyman S. Kent Wins in Suit for Divorce From Wife.

Lyman S. Kent, cigar manufacturer of the city, was granted a divorce from Mae Elizabeth Kent in the superior court Tuesday. Mrs. Kent left South Bend Sept. 12, 1913, following the separation. They formerly lived in Navarre place.

Kent charged cruelty in the complaint. It was alleged that Mrs. Kent corresponded with other men and that she did not care for the home which Kent provided.

## WEIDLER DENIES HE HAD HAND IN NAMING KRUYER

Local Leader of Insurgent Democrats Takes Sen. Shively to Task in Collectorship Matter.

"The statement attributed to Sen. Benjamin F. Shively that I ever endorsed Peter J. Krueger for the Terre Haute collectorship as it appeared in a News-Times Washington despatch Tuesday is unqualifiedly untrue," said Rep. Charles Weidler in an interview Tuesday. "That he should have given out such a statement can be for no other purpose than to mislead the progressive democrats of Indiana who have been vigorously opposing Mr. Krueger's appointment, and with whom he knows me to be affiliated."

Mr. Weidler was in no agreeable mood about the affair. "Understand," he went on discussing the incident, "I suppose more pressure was brought to bear in Mr.

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 Both Phones. 219 So. St. Joe St.



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## The Dingbat Family

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## Kastor Fights Like a Tiger—With His Food

